

Information to identify the case:

| | | | |
|---------------------|----------------------------------|--------------------------------|--------------------|
| Debtor 1 | William Bronson | Social Security number or ITIN | xxx-xx-1593 |
| | First Name Middle Name Last Name | EIN | __-_____- |
| Debtor 2 | | Social Security number or ITIN | _____ |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | __-_____- |

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **14-21548-TPA**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

William Bronson

10/18/16

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
William Bronson
DebtorCase No. 14-21548-TPA
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: culy
Form ID: 318Page 1 of 2
Total Noticed: 54

Date Rcvd: Oct 18, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 20, 2016.

db +William Bronson, 156 Hawksworth Road, Greensburg, PA 15601-1530
tr +Lisa M. Swope, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270,
Ebensburg, PA 15931-0270
intp +John K Kernicky, 135 Twin Circle, Mount Pleasant, PA 15666-9780
r +Patrick Heeney, Berkshire Hathaway Home Services, 108 Old Route 30,
Greensburg, PA 15601-3516
intp +Stephanie A Kernicky, 135 Twin Circle, Mount Pleasant, PA 15666-9780
13836058 +Artista Graphics, 2148 Ardmore Boulevard, Pittsburgh, PA 15221-4824
13836059 Bernstein and Bernstein, Suite 2200 Gulf Tower, Pittsburgh, PA 15219
13836060 +Bobcat, PO BOX 644405, Pittsburgh, PA 15264-4405
13836061 +Borough of Oakmont, 767 Fifth Street, Oakmont, PA 15139-1524
13836067 +CNH Capital, PO BOX 3900, Lancaster, PA 17604-3900
13917681 CNH Industrial Capital America LLC, P.O. Box 3600, Lancaster, PA 17604-3600
13836063 +Caterpillar Fin Comm Acct Corp, PO BOX 905229, Charlotte, NC 28290-5229
13836064 +Century Insurance Group, PO BOX 71-4787, Columbus, OH 43271-4787
13836065 +Chase Manhattan Mortgage, Attn: Bankruptcy Dept, 3415 Vision Dr, Columbus, OH 43219-6009
13836068 +Department of Treasury, 1500 Pennsylvania Avenue, Washington, DC 20220-0002
13923619 +First Niagara Bank, N.A., c/o Jennifer L. Tis, Esquire, Bernstein-Burkley, P.C.,
707 Grant Street, Suite 2200, Pittsburgh, PA 15219-1945
13836072 GE Capital, PO BOX 644479, Pittsburgh, PA 15264
13836076 +Herbein and Company, 530 Pellis Road, Suite 7000, Greensburg, PA 15601-7924
13836078 +Hudspath Construction, 315 Loyalhanna Avenue, Latrobe, PA 15650-1727
13836081 Nco Fin/51, Po Box 13574, Philadelphia, PA 19101
13836085 +PNC, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747
13836083 Pennsylvania Department of Revenue, PO BOX 280510, Harrisburg, PA 17128-0510
13836084 +Peoples Natural Gas, PO BOX 535323, Pittsburgh, PA 15253-5323
13836089 +SHOLTIS ACCOUNTING SERVICES, LLC, 721 STONEHAVEN DRIVE, Greensburg, PA 15601-8427
13836086 +Schmizzi Law Associates, Keystone Commons, 35 West Pittsburgh Street,
Greensburg, PA 15601-2323
13836088 +Sherwin Williams, 910 Sheraton Drive, Mars, PA 16046-9440
13836090 Smail Auto, Rt 30, Greensburg, PA 15601
13963058 +Smail Company Inc., PO 610 Route 30 East, Greensburg, PA 15601-0610
13836091 +Wells Fargo Construction, 1540 West Fountainhead Parkway, Tempe, AZ 85282-1839
13951659 +Wells Fargo Equipment Finance, 2700 S. Price Rd, 3rd Floor, MAC S3928-034,
Chandler, AZ 85286-7804
13836094 +Zona Plumbing Inc., 11010 Park Drive, North Huntingdon, PA 15642-1634

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 19 2016 02:03:12 Pennsylvania Dept. of Revenue,
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
Harrisburg, PA 17128-0946
cr EDI: RECOVERYCORP.COM Oct 19 2016 01:48:00 Recovery Management Systems Corporation,
25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
13836057 EDI: HNDA.COM Oct 19 2016 01:48:00 American Honda Finance, Po Box 168088,
Irving, TX 75016
13836056 +EDI: GMACFS.COM Oct 19 2016 01:48:00 Ally Financial, P O Box 380901,
Bloomington, MN 55438-0901
14120695 EDI: GMACFS.COM Oct 19 2016 01:48:00 Ally Financial, PO Box 130424,
Roseville, MN 55113-0004
13836066 EDI: CITICORP.COM Oct 19 2016 01:49:00 Citibank Sd, Na, Attn: Centralized Bankruptcy,
Po Box 20363, Kansas City, MO 64195
13836062 +EDI: CAPITALONE.COM Oct 19 2016 01:49:00 Capital 1 Bank, Attn: Bankruptcy Dept.,
Po Box 30285, Salt Lake City, UT 84130-0285
13836069 +EDI: TSYS2.COM Oct 19 2016 01:49:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999
13836070 +E-mail/Text: collectionbankruptcies.bancorp@53.com Oct 19 2016 02:03:39 Fifth Third Bank,
Fifth Third Bank Bankruptcy Department,, 1830 East Paris Ave., Grand Rapids, MI 49546-6253
13836071 +E-mail/Text: fnb.bk@fnfg.com Oct 19 2016 02:03:31 First Niagra Bank, PO BOX 28,
Buffalo, NY 14240-0028
13836073 +EDI: RMSC.COM Oct 19 2016 01:49:00 GEGRB/JC Penny, Attention: Bankruptcy,
Po Box 103104, Roswell, GA 30076-9104
13836075 +E-mail/Text: bankruptcy.notices@hdfsi.com Oct 19 2016 02:03:41 Harley Davidson Financial,
Attention: Bankruptcy, Po Box 22048, Carson City, NV 89721-2048
13836077 +EDI: HFC.COM Oct 19 2016 01:49:00 Hsbc Bank, Attention: HSBC Retail Services,
Po Box 5264, Carol Stream, IL 60197-5264
13836079 +E-mail/Text: bankruptcy@huntington.com Oct 19 2016 02:03:17 Huntington Natl Bk,
Huntington National Bank - Bankruptcy No, Po Box 89424, Cleveland, OH 44101-6424
13836080 EDI: IRS.COM Oct 19 2016 01:49:00 Internal Revenue Service, PO Box 21125,
Philadelphia, PA 19114
13836082 +E-mail/Text: bankruptcies@orangelake.com Oct 19 2016 02:02:42 Orange Lake Country Cl,
Attn: Bankruptcy, 8505 W Irlo Bronson Memorial Highway, Kissimmee, FL 34747-8201
13884149 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 19 2016 02:03:12
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
Harrisburg, Pa. 17128-0946

District/off: 0315-2

User: culy
Form ID: 318

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Total Noticed: 54

Date Rcvd: Oct 18, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13842714 EDI: RECOVERYCORP.COM Oct 19 2016 01:48:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
13836087 +E-mail/Text: bankruptcy@bbandt.com Oct 19 2016 02:02:58 Sheffield Fh,
Bb&T/Attn: Bankruptcy Department, Po Box 1847, Wilson, NC 27894-1847
13955443 EDI: RMSC.COM Oct 19 2016 01:49:00 Synchrony Bank, c/o Recovery Management Systems Corp,
25 SE 2nd Ave Suite 1120, Miami FL 33131-1605
13929962 EDI: WFFC.COM Oct 19 2016 01:48:00 Wells Fargo Bank NA, PO Box 10438,
Des Moines IA 50306-0438
13836092 +E-mail/Text: bankruptcy@firstenergycorp.com Oct 19 2016 02:03:21 West Penn Power,
800 Cabin Hill Drive, Greensburg, PA 15601-1689
13836093 +EDI: WFFC.COM Oct 19 2016 01:48:00 Wf Fin Bank, Attention: Bankruptcy, Po Box 10438,
Des Moines, IA 50306-0438

TOTAL: 23

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty Lisa M. Swope
cr First Niagara Bank, N.A.
cr Wilmington Trust, NA et al...
13836074 ##+Gray Waste Management, 615 Hawkins Avenue, Braddock, PA 15104-2329

TOTALS: 3, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 20, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 18, 2016 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor Wilmington Trust, NA et al... agornall@goldbecklaw.com,
bkgroup@goldbecklaw.com/bkgroup@kmlawgroup.com
Brent J. Lemon on behalf of Debtor William Bronson blemon@fglaw.com,
lemondropper75@hotmail.com
Lisa M. Swope on behalf of Trustee Lisa M. Swope lms@nsslawfirm.com, klw@nsslawfirm.com
Lisa M. Swope lms@nsslawfirm.com, klw@nsslawfirm.com/pa73@ecfcbis.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor First Niagara Bank, N.A. pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com/pashcroft@ecf.courtdrive.com/pghecf@bernsteinlaw.com/cabbott@ecf.courtdrive.com
Richard W. Schimizzi on behalf of Interested Party Stephanie A Kernicky rws@schimizzilaw.com,
mrs@schimizzilaw.com/G16143@notify.cincompass.com;lms@schimizzilaw.com
Richard W. Schimizzi on behalf of Interested Party John K Kernicky rws@schimizzilaw.com,
mrs@schimizzilaw.com/G16143@notify.cincompass.com;lms@schimizzilaw.com

TOTAL: 8